MGA Default Aversion Symposium III
Afternoon Breakout Sessions – Instructions and Summary Reports

Justin Draeger –Our goal here this afternoon is to allow you to take all of the things that have been (more or less) thrown at you and give you an opportunity to come together and come up with some ideas that you'll be able to take back to your campuses (and hopefully implement.) So we are looking for real (something that you'll be able to take back and utilize right off the bat.) That doesn't mean that the Financial Aid office has to go back and implement it; it just means that these are **ideas** that you have for your own office; for other departments; or just things in general that your institution might be missing. I'm hoping that you'll be able to use these **ideas** (at least) as a way to be involved at your campus.

So; it's not just the Financial Aid office going in and saying "Here's what **we** think **you** need to do to help **Student Success".** I want to take a quick second and go through this time-line. I'll just point this out (right off the bat because it's going to bother me.) I you look down along the time-line on the bottom; you'll see pre-college, freshman-first year, sophomore-second year. Sophomore is misspelled. (**my error;** thank you Rick for pointing it so poignantly out to me earlier, and taking a shot at BYU in the process) (group laughs.) It's so funny because BYU played MSU in basketball this year, and MSU creamed them. Who do you think I got an e-mail from the next day; was my esteemed colleague. (so that just bothers me, just so you know it.) It's wrong; but we'll get a new one up on a Web site; an MGA site that'll have the correct spelling.

These are anecdotal (or created from anecdotal l evidence) so I tried to get the copy write to two articles that I pulled this from (copy write permissions.) I was not able to obtain them. So, what I will do is (I'm assuming, Toots, Jim, or Diane; we can put this up on the Web site where at least you'll have the citation of where you can get these articles.) They were in a journal called **"About College."** (and like I said); I wasn't able to get the copy write information. But; if we can get copy write permissions, we'll also distribute the actual articles where these were pulled from. One of the articles was by Stewart Hunter; who was suppose to be here, and who Andrew filled in so nicely for today. But; they identified certain phases or impact points that students have while they're at our schools.

The first one is:

Planning and Decision Making – And that happens up front; that happens before college. And so; if we were going to implement any **Policies** or **Default Prevention Initiatives;** or **Student Success Initiatives** at that stage (you can see there we'd be focusing on college prep.) That's getting your finances in order, how you're going to pay, how you're going to live; things along those lines.

The next section is called:

Random Exploration – (and these aren't necessarily bound by specific times in a student's career.) So; you'll see the first year down at the bottom (Freshman-First Year) kind of spans **random exploration** and goes even a little bit into **Focused Exploration.** That's to make the point that in **random exploration** when a student is actually trying to figure out what the heck they want to do with the rest of their life; that might not just be decided at the end of their first year. They might just not say; "Aha! Now I know what I'm going to do! I've gone to a year of college; I've got it all together." Within **random exploration** there were a couple other phases that were identified.

One is a **Transition Phase –** That's where they show up on campus, they're optimistic, your students are excited about this new venture; but they ask themselves questions like; "do I fit in here", or "did I make the right choice." (and Drew talked a little bit about that, this morning as well.)

Then they move into this (sort of) **Establishment Phase –** That can happen around mid-term where they start thinking "how am I doing academically" which Drew also pointed out.

And then; **The New Beginning Phase –** That's where they're beginning to feel very comfortable, they've got a semester under their belt, and they're beginning to look at where they're going academically.

Then you move into **Focused Exploration –** Which tends to happen around sophomore year. And that's where they may experience frustration with friendships, their academic performance, looking back at how well they've done (and they may start making important decisions about what direction they want their academic and life to go in.)

Then you have **Tentative Choices –** Where they've committed to (probably) a major; and a career. And they're making other decisions that are very important in their lives. In the reference material they call this **"Sitting on a Fence,"** that's looking back at where they've come from; but now they have an idea of where they're going.

And finally; **Commitment –** That usually happens in their Junior or fourth year. It's where they **know** what major they're going after it; and they're trying to get **out** as quickly as possible.

The idea here is; that if some concept of where our students are at; (and if your at a career school this may happen very quickly for a student.) If you're at a two-year school; (maybe they only get through the first two phases); but the idea here is that we can recognize certain areas in our student's lives; were they're at emotionally, and where they're at intellectually, and academically. And then try to implement **policies** or **procedures** or **initiatives** on everything that we've talked about here today; with those things in mind. And then obviously, we have graduation and successful repayment where we try to reach out to keep them informed. So, with that in mind as a **"back-drop"** we're hoping that you'll be able to go out and use these next break-out sessions that are going to be lead by Rick Shipman for four-year schools, Joe (where's she at?) She's going to be doing Community Colleges, and Susan (you're going to be doing; Career Schools.)

And I'm not sure what break-outs (106 Community Colleges, 107 Proprietary; Community Colleges out the door; they're on each side, and the four-year public remains in here. The facilitators are going to take you through this brain-storming session; and they're going to take you through what you can implement (or maybe what's already happening on your campus) that will address many if the issues we've talked about today. Our hope is because we've focused so much conceptually and thrown so much out; that some of you may have picked up on one thing; and some of you have picked up on another thing; but that you'll come out with some real workable ideas that you can take back to your campuses.

The other sheet that you'll see in your binder (and you'll have to help me because my binder has been totally taken out of context) but; (thank you) **Student Time Line Discussion** you'll see a summary page; you'll see a little break-out worksheet; whatever we come up with (we talked about four criteria earlier) we want to make sure that whatever procedures we come up with (try to, they don't have to necessarily, it doesn't have to be that ridged); but they meet some of those criteria. That is; they have a net positive effect, they minimize negative effects, it's a mix of policies that involve other departments, and that you have clear defined goals and a method to reach those goals. So; with that in mind, why don't' we go ahead and break-out. We're going to break-out for about 45 minutes (is that right?), so; we'll plan on meeting back in here around 2:30.

Approximately 45 minutes later

Justin Draeger – What I'm going to ask each group to do is (hopefully you've chosen one representative who can give a summation of what you talked about; some of the ideas; and we'll just kind of go through them. If anybody has any questions, this is kind of an open discussion. So we can kind of just be pretty open and free on how we tackle these issues. Why don't we start with the Proprietary (is Susan in here? Oh; she's way in the back; Jim could you take her the mic (microphone) to her; I didn't know, are you doing it Susan? Ok.) (group talking and laughing.)

Susan – I asked him if it (the mic) works outside the room. (Jokingly) I'll go out there and talk. We just had a small group of people actually. Four schools were represented, so we just had a very informal discussion and kind of, maybe, didn't get all the way to the points that everybody else maybe did.
We talked about prior to the students coming to the school; what we do to prepare them; to let them know what's going on during the time that they come to school, so they know what to expect. Being smaller schools; we kind of handle things a little bit differently; and have an opportunity to be more one-on-one with students; and get to know the students better. We do things like Financial Aid Nights and meet with the students, have things like lunches. Michigan Aviation Institute goes to where at six weeks they have a lunch with the students; and it's very informal. The dean comes down; and they kind of discuss with the students; ("How are your expectations being met?") So; they really have an opportunity there to really find out if they're meeting the expectations of the students.

IADT (International Academy of Design Technology) does what they call the "Stitchen" (stitching) event, and that keep the students connected. And they do fashion shows, little art events; things like that; where they call the prospective students, they call in-coming students, and they also have the students that are on board right now come to these events.

As far as placement and job things; at Ross, the placement director comes into the class and monthly does a motivation speech and that keeps the students motivated and keeps the placement director acquainted with the students. So; the students know what to expect going into the job market. Also; at Ross the students who are on an externship will go into the classroom because they're very excited about what they're doing out there in the job market. And they come in and kind of tell them what's going on with them. As far as exiting students, we have (all schools have the career training programs and career services.) That actually help get the career launched for the student's (and we talked about that.) We do things such as "Mapping Your Future." Some of them do it as groups; some of them do it as one on one. And that's how the student's know about their loans, and get that information so they know how to start paying. And that's all we talked about.

Justin replies (Thank you, a lot of good ideas there.) You know you actually brought (did you call it a "Stichen" (stitching) event?") Ok; you know it kind of brought up an idea. (This doesn't have to be at an institute that specifically works with fashion design.) I just remembered; my director was telling me about a program at the University of Maryland where they have a "Financial Basics Class" and one of the things they do in their classes; they give each group that's in the class (they break them into groups) and then give them a $25.00 stipend to go out and buy whatever they can find. From like thrift stores or from wherever; and then they do like a "mock" fashion show from whatever they could buy. And they all have to do it on a budget. It's pretty simplistic, but it gets the students at least motivated to have fun with it; and a lot of participation. So; that sounds really good.

The other thing that you said that I liked was the dialogue with the director. What school was that; that had the director that comes in and speaks? Ross? (Ok); (Michigan? what?) Michigan Aviation. (Oh, ok.) That's always (I personally, and I've looked at this a little bit more is); that open dialogue with leadership is pretty invaluable.

And it's hard to do at bigger schools. But; we've been looking at (at NASFAA) how current technology is allowing Directors of Universities and Financial Aid offices to connect more with their students through like "Blogging," and "Discussion Boards." Actually, I know there are some universities in Michigan that do that. (Michigan State is one; but she doesn't call it a blog. But, Lou Anna Simon has (oh! She does call it a blog; ok) because I've been on her site where she writes pretty regularly. That might be another thing to look at. How technology can allow Directors and Leaders and Provosts to connect with students; and address **real issues.** I mean there's no point in just blogging or writing up (you know; things in a vacuum) to address real things that are going on, on campus.

I remember when Prop 2 (reference to voter approved Proposition 2) came out (and I keep referring back to MSU just because I saw it.) Lou Anna Simon actually talked about Prop 2; and how that would affect MSU. There is **no** reason why we can't use technology to **try** to duplicate what's being done so well in these smaller schools. So; good! Anybody have any questions for Susan? Ok; let's go onto the Community Colleges. Who's going to present for that? Ok.

Sharon Pearl, Henry Ford Community College - Well, we had a little bit of a (I think maybe a) little bit different approach. We did start off a general discussion on some of the things that different schools were doing; and then we kind of zeroed in on something that we thought everybody could actually begin to do right away when they went back. If they're not doing it already; or you may think you are, but we could **all** do a better job. And that was when you mentioned building relationships. And focusing in on that as a means to get things moving again. And so we talked about how we could **all** go back to our offices and re-emphasize the importance of really **every** communication that you have with the student (from the person that answers the phone) they're developing a relationship and an image of the campus and of **your** office in particular. And so; we could go back and actually begin to build relationships (better relationships) with students by providing (you know) more superior service.

And then, also too along with those lines; one of the things we talked about is possibly sending out letters that come from the Financial Aid office. Where (you know) if you don't see all students or counsel all your students because not everyone gets selected, not everyone has a problem. But; possibly a **Welcome Letter;** (that tells them for example); (if you divide your alphabet up among certain counselors); who their counselor is. If they need help; this is the person to contact. So, there are some simple ways that we can **all** go back and begin to build that relationship, right now. Whether it's through encouraging our staff about the importance of the relationship (even on the phone with a student, to sending a letter or something along those lines.) And then someone in the audience (I think it was from Kalamazoo) talked about an office that they have established. That there whole focus is s**tudent success.** And they talked about "s**uccess advocates."**

And I thought that was a really good term; that if we **all** thought of ourselves more as **success advocates** that could carry us a long way in building those relationships. And, also; beyond the relationship with the student; and building relationships with other departments on campus; (we talked about how sometimes how Financial Aid is the step-child of the campus.) And so; when things are going on with orientation or a retention committee is being put together, (sometimes we don't even get invited to participate; but we **can** pay attention to what's going on, on campus. And if you see something going on like that; and you weren't a part of it; to maybe approach that department or approach whatever area is putting on that event, and say "You know; we're really interested in that." "How can we help you?" "How can we become a part of that?"

And we thought that rather than sending an email or even calling on the phone; an **"in-person"** visit might help to build those types of relationships. So that you could be included in some of those things. We though that was subtle way to get our "foot in the door". And be able to participate. (so; like I said); our focus was really on (you know, we can go back and begin to build better relationships with students and departments; and from that; it could be a spring board to a lot of other things. So; (Justin inquires: “Anybody have any questions?”), (Leader inquires: “Does anybody in my group have anything they want to add to that?” I’m not sure I covered everything; but.) One of the things that I thought about here, is as we try (and maybe some of you are already doing this) but, I like this idea of sending out some sort of correspondence that says “Here’s the Financial Aid office, we welcome you, and here’s a counselor that your assigned to”.

I wonder; are any schools doing this on a broader scale, where they’ll send out a letter that says not only here’s your Financial Aid officer/administrator that you would work with, but also, your Academic Advisor. (You do! What is that? How does it work at your school?) (participate responds; every prospective student that comes in gets a list of who their advisor is; with e-mail address and phone numbers.) (Justin responds: and that’s with names, not just offices.) I think that’s a really good idea. Talk about that connectedness; here’s a person assigned to you. Great! Thank you. And now four year public (I mean schools, thank you.)

Patty Hill, Michigan Guaranty Agency, Outreach Services – Hi! I’m Rich Shipman! (not really) (Patty and group laugh and clap.) I took the notes for this group and I’m just to try to preface it (and Rick you’ll just fill in where I left off.) The first question was asked; How do you get your students to come to something that you have to say to them? Do you have a meeting with them? And if so, when? And they thought that maybe around 7:00 at night would work best and you get your staff to come or your faculty to come and nobody shows up. So; suggestions were said that maybe if you had it later at night the kids would come. But it still didn’t seem to work. So; it was asked; “How do you reach your students?” And it was thought that you maybe need to make it mandatory, if you don’t make it mandatory; they’re not going to come. So; you have to think like a 17 year old. “If they **make me go, I’ll have to go.”**

We started talking about having a mentor program. You can reach out to the kids if in your residence hall you have your resident leader have these meetings with your kids; so that they will come and be more of a one-on-one meeting with them; and make it late at night; at a time where kids are out of school and they can come. Parent’s sometimes ask for help and meetings are arranged, but it doesn’t work for the students. It was talked about financing is missing from postsecondary education. And there’s a disconnect with students. And they don’t manage their finances. Parents usually do that for them seems like; but, they need to know about it. So, peer-counseling is very relevant to the students. One example was given where students when they reached a debt load of $30,000 there’s one on one training (like entrance/exit counseling.) And they tell the kids they have this debt and they have to pay it back, and how are you going to handle it. And it kind of opens their eyes to the debt load situation. There was talk where the financing piece really has to be addressed prior to college; that maybe high school counselors need to take more of a part in it. But, then it was thought that maybe it would be difficult to do that without a state of federal mandate. There’s got to be a correlation with students; how much money will you be earning after you graduate; can you afford it; this kind of conversation needs to go on. How much student loan debt (again) do you have, are you going to be able to pay it off with the career choice that you have, and how much money will you be making when you graduate, opens their eyes again to that. And then; we got to talking about; are there things that **are** working with your institution; or is there something that you could adopt.

One of the examples was Financial Aid and Enrollment Management should take **more** of a part in meeting with the freshman, and get to know the freshman if they’re not already doing that. What do you think about Peer Mentoring? It was a good idea. Work Study; work study sometimes works with other work study’s and puts them in touch with faculty and staff that way. Sometimes you don’t know what you know until you start telling others; so it develops relationships. You must have a well defined target audience; and the target audience should be freshman. Mr. Pierson said that there was a **“Successful**

Peer Course" from the Georgia Student Finance Commission. And maybe that's something that MGA could look into. But; relationships are important with the kids and you should meet; and meet often.

Have to have defined measures; or the students will loose interest. Give them a topic to talk about; having a mentor makes it easy for students to open up. Build a Mentor Program if you don't already have one. Is there a **downside** to all this? Individual issues may not be addressed; you need to get an idea of each student's situation; teach them how to think about these situations. Therefore; a level of sophistication from a mentor is really needed. Peer Advisors could talk to students that faculty and staff couldn't. There's a special relationship on the younger level with that. Another example; sit down with a (there was an) Eastern Michigan said that they went to their EMU/NAACP group about 30 people showed up and they gave a fictitious example of an impossible student loan debt. And it opened the eyes of the students to see that they had the student loan debt, how they were going to handle it. (Patty passes the mike and inquires) "Do you want to enhance that at all?"

Ann Elinski, Eastern Michigan University - It's basically; I do an informational slide; I cover debt management and topics like credit ceporting, How do you build good credit?, How do you lose it? But to keep it interesting for the students; I do one informational slide, then I introduce Jane (who's my fictitious student) who's started her college career, taking out a lot of credit card debt; she got wise and moved to student loans; we followed through to her job as an accountant with her forty-five thousand; saw how far her money went; we came out with $395. And I asked them; and I said "Would you be happy if that was all you had to spend per month?" And it kind of got them thinking about; when I leave college how much money do I want to spend. I'm supposed to have fun. So; it worked out well. (it's only been done once though.) (Patty takes mic back.)

And the last two things we talked about is Extreme Reality. MSFAA has a program called Extreme Reality and that's targeted towards the middle school through high school age. And it gives them Financing and Career Choices (looks at their career choice and how they finance their life after college.) And then; Life Skills. Michigan Guaranty Agency has a program that they do about Life Skills. And wants verses needs section was something that somebody likes. So; thank you. (clapping.) (Justin responds: Thanks) (Patty inquires: Rick is there anything else?) (group laughs.)

Rick Shipman – (Jim hands Rick the mic; "you guys can't hear me?".) (group laughs.) We did try to walk through the tests that you had listed to see whether or not we were able to meet the tests; and what we arrived at was really this issue of using Mentoring to be a way that we could connect with **all** of the students at the institution to provide them with that relationship building (that was talked about by both you and Drew.) As being an important aspect of a connection to the institution. So; you're building it generally, but if we provided these Peer Advisors, these Mentors, with kind of a cheat sheet of certain financial topics, we would like them to at least broche with the person that they're working with (the student/students that they're working with); then at least we would know that those items came up, and were touched on.

So would it have a positive effect? Well, yeah it should because it's building a relationship if nothing else. Especially between a student who has some experience at the institution; and a student who doesn't. And we know that that's helpful. And it would minimize the negative effects of having a student who has questions that they don't know how to go about getting answered. Even if their Mentor can't answer the question; the Mentor could/should be able to point them to folks who can do that. And it mixes policies for sure; because it's something that the Financial Aid office could not/should not be doing by itself; it should be connected to other areas of campus. Whether it's in University Housing (if that's part of what you have.) Or with Academic Advising or Tutoring, or whatever, there should be a connection that's broader because you can't really have a Mentor/Mentee relationship and say "But, we can only talk about **these** items".

So, you have to make it broader. So; we agreed that this is something that we thought would work; for all of our institutions; but that we were not the ones that could really make it happen, it would have to a broader based approach. (Justin responds: Great!) (Rick replies: So..) (Justin inquires: Any questions for the four-year schools?) Something that you said that stuck out to me was getting the parents involved. I was just reading (and boy; I can't remember the source, so I apologize for giving you this information without telling you where it came from.) Just read something in the last week; about; there are schools out there that are specifically focusing (at least with our traditional students) on their parents. That is; if they have an office or at least part-time staff (2-3 part-time staffers) who are specifically charged with contacting recently accepted student's parents. And asking them if they have any questions about campus life, about the school in general, about financial aid, and about registering for classes. I thought that was fairly dynamic because the more involved the parent's are (with traditional students); generally, then they're engaged (the students are engaged) so; let me ask a general question; in your groups did you talk at all about how easy or difficult it would be to track these ideas? Let me give you (I'm taking that as a no; the blank stares are a no; ok; that or you're really tired.) Let me give you where we go from here. And it's just a suggestion. There's something out there that's it's been around for a while, but I've just heard it more and more. It seems like people are using it more. And it might be an option for you.

It's called a Digital Dashboard. And there was an extensive article about Digital Dashboards in the *Student Aid Transcripts* last year. So if you go to the NASFAA website and type in Digital Dashboard you'll be able to find that article. The idea of a Digital Dashboard is whatever program or policy or Default Prevention mechanism, or Student Success mechanism that you implement, you come with (not just the Financial Aid office) (hopefully you're going to go back and you're going to get other people involved and you're going to approach them and say "Here's some ideas", "Here's how **we** can help you", "Here's how **we** can get involved.") And you come up with a consortium of people from those departments who whether it's monthly, or bi-monthly, or however you come up with it; but come up with some **key** indicators that measure progress.

And I can't really tell you how you would do that. But; for example; if it's quarterly and you implement a Mentoring Program; some **key** indicators might be; how many people are voluntarily participating (you know) and then you track those throughout the year and the next year; how many of those did we lose, (you know) why did we lose them. Just some basic information that you can all look at and it's a Digital Dashboard; it's the same **key** indicators given **every time** you're going to **"meet."** That doesn't mean you all have to physically meet, it could be a teleconference or whatever. But; this seems to be a popular way (at least on the surface) to get people talking about the same thing from different departments or areas. So; you may want to consider when you go back and you're trying to develop this consortium, or get involved, and have this committee; some sort of Digital Dashboard that includes **key** indicators so you can track progress.

And you might not (right off the bat) be able to get to in-depth with it and look under the surface; but at least it gives you a starting point (and I can't remember who it was; but it was in the four-year school, somebody talked about "If you don't have any data to look at then the probability of your continuing to meet and follow-up goes down." I don't remember, "Did you say that?" "I can't remember who said it. Yeah, maybe you did? So; ok; but it was to the affect that if you don't have anything to look at; what are you going to meet about. And if you want to keep this going; you have to have **key** indicators. And so; I can't stress enough that institutional research (even if it's basic) still has to play a part in here. That's really all that I have. I'm so glad that we were able to come up with ideas. I hope that you're going to go back to your office and take some of these concrete things we've come up with and reach out and try to implement them. And I look forward to future sessions of MSFAA or training that we'll get to hear progress. And I hope good things come of it. Thank you for your attendance, and I'm going to turn over the time to Diane. Thanks. (clapping.)